PAPIER MACHE AND CARTON PIERRE ENRICHMENTS MANUFACTORY
49 & 50, RATHBONE-PLACE.

GEORGE JACKSON and SONS beg the attention of Architects, Builders, Decorators, and others, to their large assortment of ENRICHMENTS in every style, executed in the highest class of art.—Enrichments for ceilings of every period, elaborate or simple, Gothic, Elizabethan, pendentive or flat, Louis XIV. in much variety, and to any degree of cost; Italian and Greek, Renaissance, and many modified characters, executed for the first houses, and from designs of architects of the highest eminence; wall drawings, with panels of every period, in Elizabethan and Gothic Dados, in many designs. Door-cups, mouldings, and drawings.

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PAPIER MACHE AND CARTON PIERRE WORKS, 49 & 50, RATHBONE-PLACE, LONDON.

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SCEPTRE ASSURANCE SOCIETY, for FIRE, LIFE, ENDOWMENTS, and ANNUITIES; and for the Purchase and Perpetuation of Leasehold, Copyhold, and other Property.

Incorporated pursuant to the Act 7 & 8 Vict. c. 110.

Head Office:—67, New Bridge-street, Blackfriars, London.

Life Policies indisputable, and not liable to forfeiture.

DISTINCTIVE FEATURES OF "THE SCEPTRE."

The Extension of Fire Assurance by granting Policies for Small Sums.

An Enlarged and Liberal system of Life Assurance, suitable for all classes, with an Annual Division of Profits.

The Payment of all Sums assured under Life Policies to the Holders, without any expenses of Assignment.

Life Policies Indisputable, and not liable to forfeiture.

The Acceptance of Lives "declined" by other offices.

The payment of Fees to the Medical Referees of the parties about to Assure.

The granting of Annuities, or Pensions, to Widows and Orphans.

The Combination, upon an entirely new principle, of the advantages of a Building Society and a Life Assurance Institution.

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The Investment of the Funds in Loans to the Policy-holders.

Applications for the appointment of Medical Referees, and for Agencies in Town and Country, are requested to be addressed to ROBERT STEERS, Managing Director.

PROVISION FOR FAMILIES IN CASE OF DEATH; ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 6, New Coventry-street, Leicester-square, London; 15, Rochefort's-walk, Dublin; and 15, Rue Tronchet, Paris. Incorporated under 7 & 8 Vict. c. 110.

CAPITAL 200,000l.

This Company assures diseased as well as healthy lives for sums of from 5l. to 1,000l.

The annual income is nearly 4,000l.

Lives declined by other offices accepted at equitable rates.

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M. FORRISTALL, Managing Director.

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Subscription for securing payments of 5l. and up to 50l. payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of 5l. at death.

Healthy persons whose age on becoming subscribers shall be—

From 10 to 25 years, to pay	One Penny	per Week.	
" 26 to 45	"	"	Twopence "
" 46 to 55	"	"	Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.

N.B. No communications relative to the assurance of sums from 6l. to 50l. can be attended to unless addressed to Mr. JOHN MOLYNEUX, 2, Exeter 'Change, Wellington-street North, Strand.

UNDER THE SPECIAL PATRONAGE OF
HER MOST GRACIOUS MAJESTY THE QUEEN
AND
FIELD MARSHAL
HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., K.T., K.P., G.C.B., and G.C.M.G.

THE ROYAL NAVAL, MILITARY, AND EAST-INDIA LIFE ASSURANCE SOCIETY,

Established A.D. 1837.

FOR GENERAL ASSURANCE ON LIVES,
13, Waterloo-place, London.

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PHYSICIAN.—Sir Charles Forbes, M.D., K.C.H., F.L.S.

COUNSEL.—J. Measure, Esq., 4, Serle-street, Lincoln's-inn-fields.

SOLICITOR.—Stephen Garrard, Esq., 13, Suffolk-street, Pall-Mall East.

ACTUARY.—John Finlaison, Esq., President of the Institute of Actuaries.

Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.

The Rates of Premiums are constructed upon Sound Principles with reference to every Colony, and, by payment of a moderate additional Home Premium, in case of increase of risk, persons assured in this office may change from one climate to another, without forfeiting their Policies.

Four-Fifths of the Profits are divided amongst the Assured.

The circumstances of the Society, on the occasion of the Second Septennial Division of Profits, the present year (1851), have warranted the appointment of a very liberal Bonus.

The additions to various Policies are shown in the following examples:—

Age when Assured.	Policy effected in	Sum Assured.	Total additions in 1851.	
		£.	£. s. d.	
25	1839	1,000	154 13 1	Participators in Two Septennial Divisions of Profits.
35	1839	1,000	174 19 6	
	1839	1,000	119 6 6	
	1839	1,000	233 18 6	
54	1846	1,000	209 1 3	
	1844	1,000	49 18 0	Participators in One Septennial Division of Profits.
38	1844	1,000	59 6 9	
44	1844	1,000	77 11 0	
56	1844	1,000	62 13 7	
66	1844	1,000	94 15 8	

PARTICIPATION IN PROFITS.

GLOBE INSURANCE, CORNHILL and PALL-MALL, LONDON.

ESTABLISHED 1803.

(Empowered by Special Acts of Parliament.)

For FIRE, LIFE, ANNUITIES, and the PURCHASE of REVERSIONS and LIFE CONTINGENCIES.

James Weir Freshfield, Esq., M.P., F.R.S., Chairman.
Fowler Newsam, Esq., Deputy Chairman.
George Carr Glyn, Esq., M.P., Treasurer.

CAPITAL:—ONE MILLION Sterling, the Whole Paid up and Invested.

NEW TABLES of Life Premiums, on a just and liberal basis, have been adopted by the "GLOBE INSURANCE," combining the Plan of Participation with those principles of Solidity and Security which have distinguished the Company from its formation.

TWO SCALES of Premiums, Participating and Non Participating.

TWO-THIRDS of Profits divided as BONUS every Seven Years.

ONE-THIRD of the Premium may remain unpaid as a debt upon the Policy—and other facilities afforded to Insurers.

Insurances taken to the extent of 10,000l. on a Single Life.

Every class of FIRE and LIFE Insurance business transacted.

PROSPECTUSES with full Tables, and Details—and Forms; may be had at the Offices of the Company; or of any of the Agents.

By order of the Board,
January, 1852. WILLIAM NEWMARCH, Secretary.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 500,000l.

TRUSTEES.

Lord Wenlock, Escrick Park.
G. L. Thompson, Esq., Sheriff Hutton Park.
Robt. Swann, Esq., York.

BANKERS.—Messrs. Swann, Thompson, and Co., York.

ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birthday.	A MALE.	A FEMALE.	Age next birthday.	A MALE.	A FEMALE.
	Whole Life Premiums			Whole Life Premiums	
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
10	1 7 0	1 8 4	46	3 11 6	3 3 8
13	1 9 3	1 7 6	50	4 1 0	3 12 3
16	1 11 3	1 9 10	53	4 11 6	4 3 6
19	1 14 6	1 11 6	56	5 4 6	4 14 0
23	1 17 0	1 13 8	60	6 6 0	5 18 6
25	1 19 0	1 14 9	63	7 4 6	6 9 6
30	2 2 6	1 19 0	66	8 4 0	7 10 6
33	2 5 6	2 1 10	70	10 0 4	9 7 6
36	2 10 0	2 6 4	73	11 16 8	11 2 6
40	2 19 9	2 12 0	76		13 1 8
43	3 6 3	3 2 9	80		15 13 10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l., payable on his decease, for an annual payment of 22l. 13s.; and a lady of the same age can secure the same sum, for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company, on the most moderate terms.

Agents are wanted in those towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to

Mr. RICH. WOOD, Solicitor, 12, John street, Bedford-row, Agent for London.

NATIONAL ASSURANCE AND INVESTMENT ASSOCIATION,

7, St. Martin's-place, Trafalgar-square, London; and 64, Pall-Mall, Manchester.

Established May, 1844.

INVESTMENT OF CAPITAL AND SAVINGS.

The object of the Investment Department of this Institution is to open equally secure and profitable channels of investment for the surplus capital of the affluent, and the provident savings of the industrial classes of the community. To persons desirous of placing their money out at interest, but unused to making securities, and inexperienced in estimating their value, this Institution offers immediate facilities, and an opportunity of realising the highest rate of interest yielded by first-class securities, in which alone the money deposited with the Association is employed.

Interest payable in January and July.

NATIONAL ASSURANCE AND INVESTMENT ASSOCIATION.

CAPITAL STOCK, £100,000.

The Capital Stock is altogether distinct and separate from the Depositors' Stock in the Investment Department of this Institution. It constitutes, with the Premium Fund, a guarantee for the management of the Association, and has been provided in order to render the security of the Assured complete.

IMPORTANT NOTICE TO POLICY-HOLDERS.

Policies absolutely INDISPUTABLE, and made PAYABLE TO THE HOLDER BY SPECIAL ENDORSEMENT, thus saving the expense of a transfer deed as well as legacy and probate duty.

FOR SECURING LOANS OR DEBTS.

Amongst the varied and extensive Tables of this Institution will be found one peculiarly advantageous where Policies are required for securing loans or debts. The rate of Premium by this Table will protect the Interest of the Policy-holder from all contingencies, and allow the Life assured to proceed to, and reside in, any part of the world.

MUTUAL ASSURANCE:—

Assurances may be effected from 5l. to 10,000l. on a Single Life.

Entire profits belong to the Assured, and divided annually.

Credit for half the amount of the first five annual Premiums.

Medical men remunerated for their Reports.

Liberty to Travel, and Foreign residence, greatly extended.

COLLEGE EDUCATION.

A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the payment of a very small annual premium, may, in the event of death, secure to a Child, either an Annuity, payable from the age of 17 to 23, or an equivalent amount in money.

Other new and important Tables for Educational purposes, and Endowments for Children, are in course of construction, and will shortly be published.

The Tables for Reversionary and Deferred Annuities, are particularly deserving of attention, whether regarded as a means of providing for a particular Individual, or as a resource against the casualties of age, involving, as it does, the uncertainties of health and fortune.

Full information and prospectuses may be obtained, on application at the Head Office of the Association, or to the respective Agents, throughout the United Kingdom.

PETER MORRISON, Managing Director.

Applications for Agencies may be made to the Managing Director.

MERCHANT'S AND TRADESMAN'S MUTUAL LIFE ASSURANCE OFFICE, 9, Chatham-place, Blackfriars, London.

JOHN MAGNEBOOK, Esq. M.P., Chairman.

The Advantages offered by this Society are:—

POLICIES INDISPUTABLE, unless obtained by fraud.

All the MEDICAL FEES PAID by the Society.

Policies payable during the lifetime of the Assured.

Non-forfeiture of Policies through non-payment of premiums may be prevented.

LOANS on Personal and other Securities may be obtained in connection with Life Assurance.

Prospectuses and every information may be obtained at the Office.

GEORGE THOMSON, Manager.
THOS. MUSGRAVE, Secretary.

THE HOME COUNTIES and METROPOLITAN FREEHOLD LAND SOCIETY.

SHARES, 20l. Entrance Fee, 1s. per Share. Subscriptions, 1s. Weekly, or 4s. Monthly.

Patroness.—Lord Dudley Coutts Stuart, M.P.

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Charles Hindley, esq. M.P.

Treasurer.

William Ewart, esq. M.P. | Apsley Pellatt, esq.
John Williams, esq. M.P.

CHIEF OFFICE.—London Mechanics' Institution, Southampton-buildings, Chancery-lane, where shares may be obtained, and Subscriptions paid, every Thursday evening, from half-past Seven to Nine o'clock. The Secretary will also attend every Monday and Saturday evenings, from Seven to Nine, for the purpose of affording every information required.

PRINCIPAL FEATURES.

A ballot for advances will take place on the first Thursday in every month. Every drawn and paid-up share confers the right to choose one lot. No bank payments. Withdrawal at any time without fine. All law and other charges included in each advance. Rights to advances may be transferred. Interest allowed on paid-up shares and subscriptions. Directors elected by the shareholders.

FRANCIS RAVENSCROFT, Secretary.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch: 2, Royal Exchange buildings.

Established 1806. Policy-holders' Capital, 1,198,814l. Annual Income, 130,000l. Bonuses declared, 743,000l. Claims paid since the establishment of the Office, 2,091,434l.

PRESIDENT.—The Right Honourable EARL GREY.

DIRECTORS.

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HENRY BLENCOWE CHURCHILL, Esq., Deputy-Chairman.

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Sir Richard D. King, Bart.	Frederick Squire, Esq.
The Hon. Arthur Kinnaird.	William Henry Stone, Esq.
Thomas Maugham, Esq.	Capt. William John Williams

J. A. Beaumont, Esq., Managing Director.

PHYSICIAN.—John Maclean, M.D., F.S.A., 29, Upper Montagu-street, Montagu-square.

Nineteen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£ s. d.	£ s. d.
1806	1,500	79 10 10 extinguished.	1,222 2 6
1811	1,000	39 19 3 ditto	551 11 0
1818	1,000	34 16 10 ditto	114 19 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
971	1807	500	825 12 3	1,325 11 3
1174	1810	1,000	1,140 8 6	2,140 8 6
1299	1820	5,000	3,536 17 6	8,536 17 6

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the head Office, No. 50, Regent-street.

SPECIAL NOTICE.—To secure the advantage of this YEAR'S ENTRY, Proposals must be lodged at the Head Office, or at any of the Society's Agencies, ON OR BEFORE 1st MARCH.

THE SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY (Incorporated by Special Act of Parliament), an Institution peculiarly adapted to afford provisions for families. It is a purely Mutual Assurance Society; the whole profits are allocated every three years amongst policies of more than FIVE YEARS' duration. No part is, as in the case of a proprietary company, diverted from those who are assured and paid away to shareholders. The additions which have already been made to policies afford the clearest evidence of the prosperity of the Institution, and the great advantages derived by its members.

Since the Society was instituted in 1831, the additions to policies have been at the rate of two pounds per cent. per annum, not only on the sum assured, but also on all the additions accumulated from time to time, so that the bonus of two pounds per cent. declared at 1st March, 1836, was equal to about two pounds fourteen shillings per cent. per annum on the sums originally assured by the earlier policies.

The total additions to policies made at the preceding 1st March, 1836, amounted to four Hundred and Fifty Thousand Six Hundred and Sixty-five Pounds.

EFFECT OF ADDITIONS.

On a policy for 1,000l., dated 1st March, 1826, 1,462l. 7s. 6d. will be payable if it become a claim during the current year, after payment of this year's premium. This is an addition of nearly 46 per cent. on the sum assured. Supposing such a policy to have been effected at the age of 30, the additions, if now applied in reduction of the future premium, would reduce the premium from 23l. 15s. 1d. to 6l. 13s. 8d., being 17l. 6d., or seven-eighths of a pound, per cent. only on the sum assured; and even this small payment must be reduced every three years during the subsistence of the policy, and may not only ultimately be extinguished, but leave further additions to be afterwards made to the policy.

The ADDITIONS or BONUSES may, in the option of the Assured, be applied thus:—

1. They may be added to the sum payable at death;
2. They may be commuted into a present payment; or,
3. They may be applied in reduction of the future premiums

Amount assured	£3,000,000
Annual Revenue	130,000
Accumulated Fund	630,000

Tables of Rates and Form of Proposal may be had (free on application at the Society's Office, 61a, Moorgate-street, City.

WILLIAM COOK, Agent.

, Medical referees paid by the Society.

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